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**Amendments to the Claims**

Please amend the claims without prejudice as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

**Listing of Claims****Claims 1-8 (Canceled)**

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9. (Previously presented) A method for providing a user interface, comprising the steps of:

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- (a) displaying a plurality of images in a frame, each of the images representing a goal;
  - (b) permitting a user to select from the images in the frame;
  - (c) permitting the user to adjust preferences related to the goal represented by the selected image in the frame; and
  - (d) altering the appearance of one or more of the images in the frame based on the adjusted preferences of the goal represented by the selected image, wherein the appearance of one of the images representing a financial goal fades a shade inversely proportional to the duration of time budgeted for attaining the financial goal.

**Claims 10-17 (Canceled)**

18. (Previously presented) A computer program embodied on a computer readable medium for providing a user interface, comprising:

- (a) a code segment for displaying a plurality of images in a frame, each of the images representing a goal;
- (b) a code segment for permitting a user to select from the images in the frame;
- (c) a code segment for permitting the user to adjust preferences related to the

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goal represented by the selected image in the frame;

- (d) a code segment for altering the appearance of one or more of the images in the frame based on the adjusted preferences of the goal represented by the selected image, wherein the appearance of one of the images representing a financial goal fades a shade inversely proportional to the duration of time budgeted for attaining the financial goal.

Claim 19 (Canceled)

DI 20. (Currently amended) A method for providing a user interface to enable a user to make financial decisions by negotiating tradeoffs between personal financial goals, comprising:

- (a) displaying a plurality of images in a frame, each of the images representing a goal, wherein each goal includes at least one planned user expenditure;
- (b) permitting a user to select from one of the images in the frame;
- (c) displaying a plurality of nontemporal preferences related to the goal represented by the selected image;
- (d) permitting the user to adjust at least one of the nontemporal preferences; and
- (e) altering the appearance of one or more of the images in the frame based on the impact of the adjusted nontemporal preferences.

21. (Currently amended) A method as recited in claim  $\pm$  20 further comprising:

requesting personal information on the user;  
receiving the requested personal information;  
generating a personal profile corresponding to the adjusted nontemporal preferences and the personal information.

22. (Currently amended) A method as recited in claim  $\pm$  21 further comprising:

- (a) displaying a selectable link to a personal profile frame, and

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- (b) displaying the personal profile within the personal profile frame upon selection of the link.

23. (Currently amended) A method as recited in claim  $\pm$  20 further comprising:

- (a) displaying a time indicia representing a time expectation for the amount of time expected for achieving one goal represented by the selected image;
- (b) permitting the user to adjust the time indicia; and
- (c) displaying the effect of the adjustment.

23 24. (Currently amended) A method as recited in claim  $\pm$  20 further comprising:

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- (a) displaying a quality indicia representing a degree of quality for the goal represented by the selected image; and
  - (b) permitting the user to adjust the quality indicia; and
  - (c) displaying the effect of the adjustment.

24 25. (Currently amended) A method as recited in claim 5 24 wherein an appearance of the selected image is altered in relation to the adjustment of the quality indicia with respect to quality for the goal.

25 26. (Currently amended) A method as recited in claim  $\pm$  20 further comprising:

displaying a degree of favoritism indicia representing the degree of favoritism between time and quality with respect to the goal represented by the selected image; and

permitting the user to adjust degree of favoritism indicia.

26 27. (Currently amended) A method as recited in claim  $\pm$  20 further comprising:

displaying a selectable link to a financial assumptions frame, and

upon selection of the link, displaying the financial assumptions frame populated by data representing financial assumptions.

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**27 28.** (Currently amended) A method as recited in claim ~~±~~ 20 further comprising:

displaying a summary of impacts on achieving the goals resulting from the adjusted preferences.

**28 29.** (Currently amended) A method as recited in claim ~~±~~ 20 wherein the images representing goals include at least one of: a first image representing a home goal, a second image representing a vehicle goal, a third image representing a monthly allowance and savings goal, a fourth image representing a planned furniture expenses goal, a fifth image representing a planned appliance expenses goal, a sixth image representing a vacation goal, and a seventh image representing a children's education goal.

**29 30.** (Currently amended) A method for providing a user interface to enable a user to make decisions by negotiating tradeoffs between various goals, comprising:

- (a) displaying a plurality of images in a frame, each of the images representing a goal;
- (b) permitting a user to select from the images in the frame;
- (c) displaying a plurality of nontemporal preferences related to the goal represented by the selected image in the frame;
- (d) permitting the user to adjust nontemporal preferences related to the goal; and
- (e) altering the appearance of one or more of the images in the frame based on the adjusted nontemporal preferences.